

Appendix A

Recapitulation of All Insurance Written in Washington State 2003

State of Washington
Office of Insurance Commissioner
2003 Washington Premiums and Loss Ratio
Recapitulation By Line of Business

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All Dollars in Thousands

Line of Business	Direct Premiums Written(2)	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
Life				
Life and Disability	\$1,787,984			
Fraternals	\$42,500			
Total Life	\$1,830,484			
Annuities				
Life and Disability	\$3,517,909			
Fraternals	\$87,217			
Total Annuities	\$3,605,126			
Accident and Health				
Health Care Service Contractors	\$5,688,095	\$5,736,585	\$4,835,730	84.30%
Health Maintenance Organizations	\$2,134,404	\$2,156,981	\$2,082,842	96.56%
Life and Disability	\$1,390,992	\$1,397,954	\$934,073	66.82%
Property and Casualty	\$107,507	\$82,954	\$58,832	70.92%
Fraternals	\$9,708	\$9,316	\$2,984	32.03%
Total Accident and Health	\$9,330,706	\$9,383,790	\$7,914,461	84.34%
Property and Casualty				
Aggregate Write Ins For Other Business	\$62,355	\$48,598	\$38,294	78.80%
Aircraft (All Perils)	\$73,606	\$68,540	(\$2,150)	(3.14)%
Allied Lines	\$102,441	\$96,661	\$21,415	22.15%
Auto: Commercial No Fault (PIP)	\$7,231	\$7,069	\$1,881	26.60%
Commercial Physical Damage	\$127,912	\$124,688	\$50,719	40.68%
Other Commercial Liability	\$362,694	\$351,531	\$179,127	50.96%
Other Private Passenger Liability	\$1,802,992	\$1,762,840	\$1,189,703	67.49%
Private Passenger No Fault (PIP)	\$257,735	\$248,448	\$181,168	72.92%
Private Passenger Physical Damage	\$1,241,402	\$1,225,816	\$631,145	51.49%
Boiler and Machinery	\$25,377	\$23,801	\$10,920	45.88%
Burglary and Theft	\$1,832	\$1,790	\$1,390	77.63%
Commercial Multiple Peril: Liability	\$255,149	\$241,778	\$209,902	86.82%
Non-liability	\$357,709	\$346,239	\$134,067	38.72%
Credit	\$6,382	\$5,762	\$1,669	28.97%
Earthquake	\$87,735	\$84,701	\$6,111	7.22%
Farmowners Multiple Peril	\$45,488	\$43,279	\$16,670	38.52%
Federal Flood	\$11,592	\$10,906	\$2,995	27.46%
Fidelity	\$15,476	\$17,674	\$10,072	56.99%
Financial Guaranty	\$44,918	\$18,330	(\$1,231)	(6.72)%
Fire	\$109,746	\$105,127	\$17,398	16.55%
Homeowners Multiple Peril	\$908,832	\$862,755	\$415,661	48.18%
Inland Marine	\$198,366	\$190,486	\$51,542	27.06%
Medical Malpractice	\$166,338	\$172,292	\$117,254	68.06%
Mortgage Guaranty	\$133,505	\$134,953	\$54,677	40.52%
Multiple Peril Crop	\$44,439	\$43,403	\$22,085	50.88%
Ocean Marine	\$111,601	\$106,889	\$59,065	55.26%
Other Liability	\$557,379	\$537,419	\$388,654	72.32%
Products Liability	\$32,559	\$31,737	\$62,179	195.92%
Surety	\$99,092	\$93,014	\$18,170	19.53%
Workers Compensation	\$48,642	\$40,289	\$28,295	70.23%
Total Property and Casualty	\$7,300,524	\$7,046,815	\$3,918,846	55.61%
Title	\$319,517	\$304,714	\$14,066	4.62%
Total Authorized Companies	\$22,386,358	\$16,735,320	\$11,847,373	
Total Non-Authorized Companies	\$586,690	\$509,101		
Totals	\$22,973,048	\$17,244,420		

(1) Excluding all Loss Adjustment Expenses (LAE), (2) Premium written for HMO, HCSC and LHCSC is Premiums Collected.